

In the claims:

All of the claims standing for examination are presented below with appropriate status indication.

1-40. (Canceled)

41. (Currently amended) A ~~first second~~ Web server hosted by a ~~first second~~ enterprise, comprising:

a first mechanism receiving a request for information or services from a customer;

a second mechanism determining whether the request comes directly from the customer, or through a ~~second~~ ~~first~~ Web server at a ~~second~~ ~~first~~ enterprise; and

a third mechanism responding to the customer by the ~~first second~~ enterprise with ~~the~~ information or provided service to the request, the information or service is identified to the customer as coming from either the first enterprise or the second enterprise;

wherein, if the request is determined to originate directly from the customer, the information response or service provided by the ~~first second~~ enterprise is identified as from the ~~first second~~ enterprise, and if the request comes to the ~~first second~~ enterprise through the Web server at the ~~second~~ ~~first~~ enterprise, the information response or service provided by the ~~first second~~ enterprise is identified as from the ~~second~~ ~~first~~ enterprise.

42. (Previously presented) The Web server of claim 41 further comprising a rules-based filter for interacting with communications from customers wherein the information or services provided are filtered based on said determination.

43. (Previously presented) The Web server of claim 41 wherein the Web server provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI.

44. (Currently amended) The Web server of claim 41 wherein the second enterprise is

~~one of a financial enterprise, a travel enterprise, or a security services enterprise an Internet portal enterprise.~~

45. (Previously presented) The Web server of claim 41 wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

46. (Previously presented) The Web server of claim 45 wherein the transferring money to settle an obligation comprises paying a bill for either goods or services.

47. (Currently amended) The Web server of claim 41 wherein the ~~second~~ first enterprise is a travel enterprise, and the services offered from the Web server to customers communicating from the second enterprise include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

48. (Previously presented) Web server of claim 41 wherein the specific services include one or more of (a) creating a new account, (b) authenticating the customer, (c) retrieving summary balance information, (d) retrieve detailed transactions, (e) initiating a funds transfer from one account to another, (f) get a list of eligible rewards, or (g) redeem mileage points.

49. (Currently amended) The Web server of claim 41 wherein the ~~first~~ second enterprise is an Internet portal enterprise.

50-58. (Canceled)

59. (Currently amended) A method providing transaction services by a ~~first~~ second

Web-site hosted by a ~~first-second~~ enterprise, comprising the steps of:

- (a) receiving a request for information or services from a customer;
- (b) determining whether the request comes directly from the customer, or through a ~~second~~ ~~first~~ Web server at a ~~second~~ ~~first~~ enterprise; and
- (c) providing information or a service to the customer based upon the request from the customer, the information or service identified as from the ~~first~~ ~~second~~ Web-site if it is determined that the request is directly from the customer, and identifying the information or service as from the ~~second~~ ~~first~~ enterprise if it is determined that the request is from the customer communicating through the second Web-server.

60. (Previously presented) The method of claim 59 wherein a further step is provided for filtering the information or services provided by a rules-based filter based on said determination.

61. (Currently amended) The method of claim 59 wherein the ~~first~~ ~~second~~ Web-site provides personal information (PI) collection and aggregation services on behalf of the customers, and the information provided is at least partially derived from the aggregated PI.

62. (Currently amended) The method of claim 59 wherein the ~~second~~ ~~first~~ enterprise is one of a financial enterprise, a travel enterprise, or a security services enterprise.

63. (Currently amended) The method of claim [[59]] 61 wherein the aggregated PI is collected from financial institutions having money deposited for the customer in one or more accounts, and the services include enabling the customer to accomplish one or more of transferring money from one account to another, and transferring money from an account to settle an obligation to a third party.

64. (Previously presented) The method of claim 63 wherein the transferring money to

settle an obligation comprises paying a bill for either goods or services.

65. (Currently amended) The method of claim 59 wherein the ~~second~~ first enterprise is a travel enterprise, and the services offered from the Web server to customers communicating from the second enterprise include one or more of enabling the customer to transact reservations for travel and redeeming mileage bonuses.

66. (Previously presented) The method of claim 59 wherein the specific services include one or more of creating a new account, authenticating the customer, retrieving summary balance information, retrieve detailed transactions, initiating a funds transfer from one account to another, get a list of eligible rewards, or redeem mileage points.

67. (Currently amended) The method of claim 59 wherein the ~~first~~ second enterprise is an Internet portal enterprise.